



Platinum - Series 1

10.2.2026.1

Standard Doc				Alt Doc								
Rate	30 YR FIX	Rate	30 YR FIX	NJ PREPAYMENT PENALTY			LLPA	Max Price	Max Price + PPP Adjustment			
6.375	93.319	6.375	93.319	Prepay Penalty (Investor Only) In Addition to PPP LLPA	No Penalty	0	99.000	Prepay Penalty ¹⁻⁴ (Investor Only)	No Penalty	-1.000	99.000	
6.500	94.382	6.500	94.382		12 Months	-0.25	100.000		12 Months	-0.750	100.875	
6.625	95.444	6.625	95.444		24 Months	-0.25	100.500		24 Months	-0.375	102.500	
6.750	96.319	6.750	96.319		36 Months	-0.125	101.000		36 Months	0.000	103.000	
6.875	97.194	6.875	97.194		48 Months	-0.125	101.500		48 Months	0.375	103.500	
7.000	97.882	7.000	97.882		60 Months	-0.375	102.000		60 Months	0.750	104.000	
7.125	98.507	7.125	98.507					Lock Period	30 days	0.000		
7.250	99.100	7.250	99.100						45 days	-0.150		
7.375	99.631	7.375	99.631						60 days	-0.300		
7.500	100.100	7.500	100.100					Extension Fee ⁵	5 Days	-0.100		
7.625	100.568	7.625	100.568								1) Loans with PPP in AK, KS, MI, MN, NM, OH and RI will be priced as if there is no PPP.	
7.750	101.006	7.750	101.006								2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ	
7.875	101.412	7.875	101.443								3) Prepayment penalties not allowed on loan amounts less than \$329,411 in PA	
8.000	101.756	8.000	101.818								4) Only declining prepayment penalty structures allowed in MS	
8.125	102.069	8.125	102.193								5) Extensions available in 5 day increments up to 30 days	
8.250	102.350	8.250	102.537								6) Loan eligibility is determined by the Guideline/Product Matrix.	
8.375	102.632	8.375	102.850								7) All soft prepayment penalties will be priced as a no prepayment loan	
8.500	102.882	8.500	103.100								Fees	
8.625	103.132	8.625	103.350								Underwriting*	
8.750	103.382	8.750	103.600								\$1,995	
8.875	103.632	8.875	103.850								*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 is applied.	
9.000	103.882	9.000	104.100									
9.125	104.101	9.125	104.350									
9.250	104.320	9.250	104.569									
9.375	104.539	9.375	104.788									
9.500	104.758	9.500	105.007									
Min Price	97.000	Min Price	97.000									
Email: lockdesk@lendzfinancial.com												
Lock hours: 9 am - 5 pm EST Monday - Friday												
Lock window: 10 am - 5 pm EST Monday - Friday												
All relocks incur a 25 bps adjustment												
Loan Amount						Max Price (Primary and Second Home Only)						
<\$2,000,000						101.125						
\$2,000,000 - \$3,000,000						100.125						
\$3,000,000 - \$4,000,000						99.125						

Adjustments to Price		FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Standard Doc - 2 Years Standard Doc - AUS	780+	0.875	0.875	0.625	0.500	0.250	0.000	-0.125	-1.500	-3.000	
	760-779	0.875	0.875	0.625	0.500	0.250	0.000	-0.250	-1.750	-3.250	
	740-759	0.750	0.750	0.500	0.375	0.125	-0.125	-0.375	-2.250	-3.750	
	720-739	0.625	0.625	0.375	0.125	0.000	-0.250	-0.875	-3.500	-5.250	
	700-719	0.375	0.375	0.125	0.000	-0.375	-0.625	-1.375	-4.750	-6.500	
	680-699	0.250	0.125	-0.250	-0.375	-1.250	-2.625	-3.250	-8.000	-9.000	
	660-679	-0.250	-0.500	-0.875	-1.750	-2.625	-3.500	-4.500	NA	NA	
	640-659	-1.750	-1.750	-1.875	-2.375	-3.250	-4.125	-5.375	NA	NA	
	620-639	-2.750	-2.750	-2.750	-3.000	-3.750	NA	NA	NA	NA	
	Additional for < 680	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
Additional for < 700 and LTV > 70%		0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	
Standard Doc - 1 Year (In Addition to the 2 Year Adj)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.375	
Alt Doc Bank Statement - 12/24 Months P&L - 12/24 Months 1099 - 12/24 Months Asset Utilization WVOE	780+	0.875	0.875	0.625	0.500	0.250	0.000	-0.125	-2.000	-3.500	
	760-779	0.875	0.875	0.625	0.500	0.250	0.000	-0.250	-2.250	-4.000	
	740-759	0.750	0.750	0.500	0.375	0.125	-0.125	-0.375	-3.000	-5.000	
	720-739	0.625	0.625	0.375	0.125	0.000	-0.375	-1.125	-5.000	-6.500	
	700-719	0.375	0.375	0.125	0.000	-0.375	-0.750	-1.625	-7.000	-8.500	
	680-699	0.250	0.125	-0.375	-0.500	-1.500	-2.875	-3.625	-9.000	-9.500	
	660-679	-0.250	-0.500	-1.000	-1.875	-2.875	-3.750	-4.875	NA	NA	
	640-659	-1.750	-1.750	-1.875	-2.500	-3.500	-4.375	-5.875	NA	NA	
	620-639	-3.000	-3.000	-3.000	-3.250	-4.000	NA	NA	NA	NA	
	Additional for < 680	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
Additional for < 700 and LTV > 70%		0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	
Alt Doc Additional Adjustments	Bank Statement - 12 Months		0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-0.750	
	1099 - 12 Months		0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-0.750	
	WVOE		-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	NA	NA
	CPA/EA Prepared P&L - 24 Months		-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-0.875	NA	NA
	CPA/EA Prepared P&L - 12 Months		-0.625	-0.625	-0.625	-0.625	-0.625	-0.750	-0.875	NA	NA

Adjustments to Price		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Housing History	>= 1x30x12	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-3.000	-5.000
	Additional >= 1x30x12	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	0x60x12	-0.875	-0.875	-0.875	-0.875	-0.875	-1.125	-1.125	NA	NA
	0x90x12	-1.250	-1.250	-1.250	-1.250	-1.500	NA	NA	NA	NA
House Event Seasoning	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	24 - 35 Mo	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
	12 - 23 Mo	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA	NA
DTI	>43% (P&L Only)	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A	N/A
	43.01%-50%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.125	-0.125
Loan Balance	Additional for <=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	<=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	-0.750	-0.875
	\$250,001 - \$750,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$750,001 - \$1,000,000	0.000	0.000	0.125	0.125	0.125	0.125	0.125	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.125	0.125	0.125	0.125	0.000	0.000	-0.250
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA
	\$2,000,001 - \$2,500,000	0.000	0.000	-0.125	-0.125	-0.250	-0.250	-0.375	NA	NA
	\$2,500,001 - \$3,000,000	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	NA	NA	NA
	\$3,000,001 - \$3,500,000	-0.875	-0.875	-0.875	-1.125	-1.250	NA	NA	NA	NA
Purpose	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000
	R/T Refi	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.375	-0.500	NA
	Cash-Out Refi >=720	-0.250	-0.250	-0.375	-0.625	NA	-1.000	-1.500	NA	NA
	Cash-Out Refi <720	-0.375	-0.375	-0.500	-0.750	-0.875	-1.500	-2.000	NA	NA
	Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA
Occupancy	2nd Home	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	-0.750	NA
	Investor	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250	-0.375	-0.750	NA
Property Type	Condo	-0.125	-0.125	-0.125	-0.125	-0.250	-0.375	-0.375	-0.500	NA
	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	-3.000	NA
	2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	-1.000	NA
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	NA
	MD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	Interest Only	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	-0.750	-1.500	-2.000
Other	Escrow Waiver	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
Citizenship	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A
Price special		0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250

All Fixed Rate qualified at the Note Rate.

Program Restrictions		Product	Amort Term	Term	I/O Term	NON-PERM Max Price + Adjustment*	LLPA	Max Price	
Housing	0x90x12	30 YR FIXED	360	360	N/A	Prepay Penalty ¹⁻⁴ (Investor Only)	No Penalty	-1.000	98.500
(BK/FC/SS/DIL)	12 mo	30 YR FIXED I/O	240	360	120		12 Months	-0.750	100.375
Min FICO	620	40 YR FIXED I/O	360	480	120		24 Months	-0.375	102.000
Max LTV	90						36 Months	0.000	102.500
Max price if Listed in last 6 months	99.00						48 Months	0.375	103.000
							60 Months	0.750	103.500



DSCR - Series 1

(Debt Service Coverage Ratio)

10.2.2026.1

DSCR

Rate	30 YR FIX
6.500	94.425
6.625	95.488
6.750	96.550
6.875	97.425
7.000	98.300
7.125	99.113
7.250	99.863
7.375	100.613
7.500	101.250
7.625	101.888
7.750	102.513
7.875	103.107
8.000	103.669
8.125	104.201
8.250	104.638
8.375	105.045
8.500	105.451
8.625	105.858
8.750	106.233
8.875	106.545
9.000	106.858
9.125	107.170
9.250	107.483
9.375	107.796
9.500	108.108
9.625	108.421
9.750	108.671
9.875	108.921
10.000	109.171

Email: lockdesk@lendzfinancial.com
Lock hours: 9 am - 5 pm EST Monday - Friday
Lock window: 10 am - 5 pm EST Monday - Friday
All relocks incur a 25 bps adjustment

Fees	
Underwriting*	\$1,995

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 is applied.

Prepay Term ¹⁻⁴	Min Price	Max Price
60 Months	97.000	104.000
48 Months	97.000	103.500
36 Months	97.000	103.000
24 Months	97.000	102.500
12 Months	97.000	100.875
No Penalty	97.000	99.000

1) Loans with PPP in AK, KS, MI, MN, NM, OH and RI will be priced as if there is no PPP.
2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
3) Prepayment penalties not allowed on loan amounts less than \$329,411 in PA
4) Only declining prepayment penalty structures allowed in MS
5) Acceptable structures include the following:
• 0 mo interest
• 3%,4%,or 5% fixed percentage
• Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years.
For example: (5%/4%/3%/3%/3%) or (5%/4%/3%/2%/1%)
6) All soft prepayment penalties will be priced as a no prepayment loan

NJ PREPAYMENT PENALTY		LLPA	Max Price
Prepay Penalty (Investor Only) In Addition to PPP LLPA	No Penalty	0	99
	12 Months	-0.25	99.125
	24 Months	-0.25	99.625
	36 Months	-0.375	100.125
	48 Months	-0.5	100.625
	60 Months	-0.625	101.125

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR	760+	1.500	1.375	1.250	0.875	0.250	-0.250	-1.375
	740-759	1.500	1.375	1.125	0.750	0.000	-0.500	-1.750
	720-739	1.125	1.000	0.875	0.500	-0.250	-0.750	-2.500
	700-719	0.875	0.750	0.375	-0.125	-1.000	-1.750	-4.125
	680-699	0.500	0.125	-0.125	-1.000	-2.500	-3.750	N/A
	660-679	0.000	-0.375	-0.875	-1.625	-3.000	-5.500	N/A
	640-659	-3.000	-3.500	-4.000	-4.500	-5.000	-6.000	N/A
	620-639	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	600-619	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Additional FICO < 680	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
	Additional for <700 and LTV >70%	0.000	0.000	0.000	0.000	0.000	-0.250	N/A

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Additional Adjustment	>=1.25	0.500	0.500	0.500	0.625	0.625	0.625	0.625
	>1.00	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	.75-.99	-0.500	-0.625	-0.750	-1.000	-1.500	-2.375	N/A
	DSCR < 1 In addition to above	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
	<.75	-1.750	-2.000	-2.000	-2.750	-3.000	-4.375	N/A
Housing History	>= 1x30x12	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	-1.000
	Additional >= 1x30x12	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
	0x60x12	-1.000	-1.000	-1.000	-1.500	-2.000	NA	NA
Housing Event Seasoning	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	24 - 35 Mo	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	N/A
Loan Balance	<=\$150,000	-0.750	-0.750	-0.875	-0.875	-0.875	-1.750	-2.000
	Additional for <=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	\$150,001 - \$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500
	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500
	\$1,500,001 - \$2,000,000	0.000	0.000	-0.125	-0.125	-0.250	-0.500	N/A
	\$2,000,001 - \$2,500,000	-0.375	-0.375	-0.500	-0.750	-1.000	N/A	N/A
Purpose	\$2,500,001 - \$3,000,000	-0.750	-0.750	-0.750	-1.125	-1.250	N/A	N/A
	\$3,000,001 - \$3,500,000	-1.500	-1.500	-1.500	-1.500	-2.000	N/A	N/A
	Purchase	0.250	0.250	0.250	0.250	0.250	0.250	0.000
	R/T Refi	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	N/A
	Cash-Out Refi >=720	-0.500	-0.500	-0.500	-0.625	-0.875	-1.375	N/A
Property Type	Cash-Out Refi <720	-0.875	-0.875	-0.875	-1.000	-1.375	-1.625	N/A
	Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	N/A
	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	N/A
State	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	N/A
	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	-0.250	NA
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500
	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	N/A
5% Fixed Prepayment Penalty Term ¹⁻⁵	60 Months	0.875	0.875	0.875	0.875	1.000	1.000	1.000
	48 Months	0.625	0.625	0.625	0.625	0.625	0.625	0.625
	36 Months	0.250	0.250	0.250	0.250	0.250	0.250	0.250
	24 Months	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.500
	12 Months	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.500	-1.500	-1.500
Prepayment Penalty Term ¹⁻⁵	60 Months	0.750	0.750	0.750	0.750	0.875	0.875	0.875
	48 Months	0.500	0.500	0.500	0.500	0.500	0.500	0.500
	36 Months	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625	-0.625
	12 Months	-0.875	-0.875	-1.125	-1.125	-1.125	-1.125	-1.125
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.500	-1.500	-1.500
Other allowable PPP	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Citizenship	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
Price special		0.250	0.250	0.250	0.250	0.250	0.250	0.250

Other Price Adjustments			ARM Requirements		Program Restrictions	
Lock Period	30 days	0.000	ARM Index	N/A	Housing	0x60x12
	45 days	-0.150	ARM Margin	N/A	(BK/FC/SS/DIL)	24.0
	60 days	-0.300	5yr ARM Caps	N/A	Min FICO	640
Extension Fee	5 Days	-0.100	7yr & 10yr ARM Caps	N/A	Max LTV	80
* Extensions available in 5 day increments up to 30 days			Reset Frequency	N/A	Max price if Listed in last 6 months	99.00

Product	Amort Term	Term	I/O Term
15 YR FIXED	N/A	N/A	N/A
30 YR FIXED	360	360	N/A
30 YR FIXED I/O	240	360	120
40 YR FIXED I/O	360	480	120
All Fixed Rate qualified at the Note Rate.			
*40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)			

Prepay Term ¹⁻⁴	Min Price	Max Price (NON-PERM)
60 Months	97.000	102.000
48 Months	97.000	101.500
36 Months	97.000	101.000
24 Months	97.000	100.500
12 Months	97.000	100.000
No Penalty	97.000	99.000

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DSCR Plus - Series 1
(Debt Service Coverage Ratio)

10.2.2026.1

DSCR Plus	
Rate	30 YR FIX
6.500	94.425
6.625	95.488
6.750	96.550
6.875	97.425
7.000	98.300
7.125	99.113
7.250	100.041
7.375	100.851
7.500	101.538
7.625	102.226
7.750	102.951
7.875	103.545
8.000	104.107
8.125	104.639
8.250	105.076
8.375	105.483
8.500	105.889
8.625	106.296
8.750	106.671
8.875	106.983
9.000	107.296

Email: lockdesk@lendzfinancial.com
Lock hours: 9 am - 5 pm EST Monday - Friday
Lock window: 10 am - 5 pm EST Monday - Friday
All relocks incur a 25 bps adjustment

Fees	
Underwriting*	\$1,995

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 is applied.

Prepay Term ¹⁻⁴	Min Price	Max Price
60 Months	97.000	102.250
48 Months	97.000	102.000
36 Months	97.000	101.875
24 Months	97.000	101.500
12 Months	97.000	100.500
No Penalty	97.000	99.000

- 1) Loans with PPP in AK, KS, MI, NM, MN, RI, and OH will be priced as if there is no PPP
2) PPP not allowed on loans vested to individuals in IL and NJ
3) PPP not allowed on loan amounts less than \$329,411 in PA
4) Only declining prepayment penalty structures allowed in MS
5) Acceptable structures include the following:
▪ 6 mo Interest
▪ 3%, 4%, or 5% fixed percentage
▪ Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years.
For example: (5%/4%/3%/3%/3%) or (5%/4%/3%/2%/1%)
6) All soft prepayment penalties will be priced as a no prepayment loan

NJ PREPAYMENT PENALTY		Max Price
Prepay Penalty (Investor Only) In Addition to PPP LLPA	No Penalty	0
	12 Months	-0.25
	24 Months	-0.25
	36 Months	-0.375
	48 Months	-0.5
	60 Months	-0.625

Price Adjustments		FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR		760+	1.500	1.375	1.250	0.875	0.250	-0.250	-1.375
		740-759	1.500	1.375	1.125	0.750	0.000	-0.500	-1.750
		720-739	1.125	1.000	0.875	0.500	-0.250	-0.750	-2.500
		700-719	0.875	0.750	0.375	-0.125	-1.000	-1.750	-4.125
		680-699	0.500	0.125	-0.125	-1.000	-2.500	-3.750	NA
		Additional for <700 and LTV >70%	0.000	0.000	0.000	0.000	0.000	-0.250	NA
Price Adjustments			<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Additional Adjustments	>=1.25		0.500	0.500	0.500	0.625	0.625	0.625	0.625
	1.00-1.24		0.000	0.000	0.000	0.000	0.000	0.000	0.000
Loan Balance	<=\$150,000		-0.750	-0.750	-0.875	-0.875	-0.875	-1.750	-2.000
	Additional for <=\$250,000		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	\$150,001 - \$250,000		-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500
	\$250,001 - \$500,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$500,001 - \$1,000,000		0.000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000		0.000	0.000	0.000	0.000	0.000	0.000	-0.500
	\$1,500,001 - \$2,000,000		0.000	0.000	-0.125	-0.125	-0.250	-0.500	N/A
	\$2,000,001 - \$2,500,000		-0.375	-0.375	-0.500	-0.750	-1.000	N/A	N/A
Purpose	Purchase		0.250	0.250	0.250	0.250	0.250	0.250	0.000
	R/T Refi		-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	NA
	Cash-Out Refi >=720		-0.500	-0.500	-0.500	-0.625	-0.875	-1.375	NA
	Cash-Out Refi <720		-0.875	-0.875	-0.875	-1.000	-1.375	-1.625	NA
	Additional for cash out		-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
Property Type	Condo		-0.125	-0.125	-0.125	-0.250	-0.500	-0.750	N/A
	2-4 Unit		-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	N/A
State	CT, IL, NJ, NY		0.000	0.000	0.000	0.000	0.000	-0.250	NA
Amortization	40 Year Maturity		-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500
	Interest Only		-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	NA
5% Fixed Prepayment Penalty Term ¹⁻⁵	60 Months		0.625	0.625	0.625	0.625	0.750	0.750	0.750
	48 Months		0.375	0.375	0.375	0.375	0.375	0.375	0.375
	36 Months		0.125	0.125	0.125	0.125	0.125	0.125	0.125
	24 Months		-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.500
	12 Months		-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
	No Penalty		-1.250	-1.250	-1.500	-1.500	-1.500	-1.500	-1.500
Prepayment Penalty Term ¹⁻⁵ Other allowable PPP	60 Months		0.500	0.500	0.500	0.500	0.625	0.625	0.625
	48 Months		0.250	0.250	0.250	0.250	0.250	0.250	0.250
	36 Months		0.000	0.000	0.000	0.000	0.000	0.000	0.000
	24 Months		-0.500	-0.500	-0.500	-0.500	-0.625	-0.625	-0.625
	12 Months		-0.875	-0.875	-1.125	-1.125	-1.125	-1.125	-1.125
	No Penalty		-1.250	-1.250	-1.500	-1.500	-1.500	-1.500	-1.500
	Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
Citizenship	Non-Perm Resident		-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
Price special			0.125	0.125	0.125	0.125	0.125	0.125	0.125

Other Price Adjustments			ARM Requirements		Program Restrictions	
Lock Period	30 days	0.000	ARM Index	N/A	Housing	0x60x12
	45 days	-0.150	ARM Margin	N/A	(BK/FC/SS/DIL)	24.0
	60 days	-0.300	5yr ARM Caps	N/A	Min FICO	640
Extension Fee	5 Days	-0.100	7yr & 10yr ARM Caps	N/A	Max LTV	80
* Extensions available in 5 day increments up to 30 days			Reset Frequency	N/A	Max price if Listed in last 6 months	99.00

Product	Amort Term	Term	I/O Term
15 YR FIXED	N/A	N/A	N/A
30 YR FIXED	360	360	N/A
30 YR FIXED I/O	240	360	120
40 YR FIXED I/O	360	480	120
All Fixed Rate qualified at the Note Rate.			
*40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)			

Prepay Term ¹⁻⁴	Min Price	Max Price (NON-PERM)
60 Months	97.000	102.000
48 Months	97.000	101.750
36 Months	97.000	101.625
24 Months	97.000	101.250
12 Months	97.000	100.250
No Penalty	97.000	99.000

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DSCR Multi Mixed Use - Series 1

(Multi Unit 5-8, Mixed Use 2-8 Debt Service Coverage Ratio)

10.2.2026.1

DSCR Multi

Rate	30 YR FIX
7.750	91.221
7.875	91.883
8.000	92.545
8.125	93.207
8.250	93.869
8.375	94.531
8.500	95.193
8.625	95.855
8.750	96.517
8.875	97.179
9.000	97.766
9.125	98.353
9.250	98.940
9.375	99.527
9.500	100.052
9.625	100.577
9.750	101.102
9.875	101.627
10.000	102.152
10.125	102.677
10.250	103.202
10.375	103.727
10.500	104.252
10.625	104.777
10.750	105.302
10.875	105.764
11.000	106.164
11.125	106.564
11.250	106.964

Email: lockdesk@lendzfinancial.com
Lock hours: 9 am - 5 pm EST Monday - Friday
Lock window: 10 am - 5 pm EST Monday - Friday
All relocks incur a 25 bps adjustment

Fees	
Underwriting*	\$1,995

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 is applied.

Prepay Term ¹⁻⁴	Min Price	Max Price
60 Months	97.000	102.600
48 Months	97.000	102.100
36 Months	97.000	101.600
24 Months	97.000	101.100
12 Months	97.000	98.600
No Penalty	97.000	97.600

- 1) Prepayment penalties not allowed on loans vested to individuals in IL and NJ
2) Prepayment penalties not allowed on loan amounts less than \$329,411 in PA
3) Only declining prepayment penalty structures allowed in MS
4) Acceptable structures include the following:
• 5% fixed up to 5-years
• Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years. For example: (5%/4%/3%/3%/3%) or (5%/4%/3%/2%/1%)
5) 6 mo Interest prepayment penalties not allowed
6) All soft prepayment penalties will be priced as a no prepayment loan
7) Prepayment penalties not allowed in OH

NJ PREPAYMENT PENALTY		LLPA	Max Price
Prepay Penalty (Investor Only) In Addition to PPP LLPA	No Penalty	0	97.600
	12 Months	-0.25	98.600
	24 Months	-0.25	99.100
	36 Months	-0.375	99.600
	48 Months	-0.5	100.100
	60 Months	-0.625	100.600

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
DSCR >= 1.00	760+	1.250	1.000	0.750	0.375	0.125	-0.250	N/A
	740-759	1.125	0.875	0.500	0.250	-0.125	-0.625	N/A
	720-739	0.625	0.375	0.250	0.000	-0.375	-1.000	N/A
	700-719	0.000	-0.250	-0.375	-0.625	-1.000	-1.625	N/A
	680-699	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	660-679	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
Housing History	0x60x12	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Housing Event	>=36 Mo	0.000	0.000	0.000	0.000	0.000	0.000	N/A
Seasoning	24 - 35 Mo	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Loan Balance	\$600,000 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000	N/A
	\$1,500,001 - \$2,000,000	0.000	0.000	0.000	0.000	0.000	N/A	N/A
	\$2,000,001 - \$2,500,000	-0.250	-0.250	-0.250	-0.250	NA	NA	NA
	\$2,500,001 - \$3,000,000	-0.375	-0.375	-0.375	NA	NA	NA	NA
	\$3,000,001 - \$3,500,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Purpose	Cash-Out Refi	-0.375	-0.375	-0.375	-0.500	N/A	N/A	N/A
	Additional for cash out	-0.250	-0.250	-0.250	-0.250	N/A	N/A	N/A
Property Type	2-8 Mixed Use	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
	5-8 Residential Units	0.000	0.000	0.000	0.000	0.000	0.000	N/A
State	CT, NJ	0.000	0.000	0.000	0.000	0.000	N/A	N/A
Amortization	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750	N/A
5% Fixed Prepayment Penalty Term ¹⁻⁶	60 Months	0.750	0.750	0.750	0.750	1.000	1.250	NA
	48 Months	0.625	0.625	0.625	0.625	0.750	1.000	NA
	36 Months	0.125	0.125	0.125	0.125	0.125	0.125	NA
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
	12 Months	-1.625	-1.625	-1.625	-1.625	-1.625	-1.625	NA
	No Penalty	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	NA
Prepayment Penalty Term ¹⁻⁵ (Other allowable PPP)	60 Months	0.625	0.625	0.625	0.625	0.875	1.125	NA
	48 Months	0.500	0.500	0.500	0.500	0.625	0.875	NA
	36 Months	0.000	0.000	0.000	0.000	0.000	0.000	NA
	24 Months	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA
	12 Months	-1.750	-1.750	-1.750	-1.750	-1.750	-1.750	NA
	No Penalty	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	NA
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
Citizenship	Foreign National	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Non-Perm Resident	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A
Price special		0.250	0.250	0.250	0.250	0.250	0.250	N/A

Other Price Adjustments			ARM Requirements		Program Restrictions	
Lock Period	30 days	0.000	ARM Index		Housing	0x30x24
	45 days	-0.150	ARM Margin		(BK/FC/SS/DIL)	24.0
	60 days	-0.300	5yr ARM Caps		Min FICO	660
Extension Fee	5 Days	-0.100	7yr & 10yr ARM Caps		Max LTV	75
	* Extensions available in 5 day increments up to 30 days		Reset Frequency		Max price if Listed in last 6 months	99.00

Product	Amort Term	Term	I/O Term
15 YR FIXED	N/A	N/A	N/A
30 YR FIXED	360	360	N/A
30 YR FIXED I/O	240	360	120
All Fixed Rate qualified at the Note Rate.			

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Foreign National - Series 1

10.2.2026.1

FN DSCR	
Rate	30 YR FIX
6.375	93.825
6.500	94.888
6.625	95.950
6.750	96.825
6.875	97.700
7.000	98.513
7.125	99.263
7.250	100.013
7.375	100.650
7.500	101.288
7.625	101.913
7.750	102.507
7.875	103.069
8.000	103.601
8.125	104.038
8.250	104.445
8.375	104.851
8.500	105.258
8.625	105.633
8.750	105.945
8.875	106.258
9.000	106.570
9.125	106.883
9.250	107.196
9.375	107.508
9.500	107.821
9.625	108.071
9.750	108.321
9.875	108.571
10.000	108.821
10.125	109.071

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Investor (DSCR)		
Prepay Term ¹⁻⁴	Min Price	Max Price
60 Months	97.000	104.000
48 Months	97.000	103.500
36 Months	97.000	103.000
24 Months	97.000	102.500
12 Months	97.000	100.875
No Penalty	97.000	99.000

1) Loans with PPP in AK, KS, MI, MN, NM, OH and RI will be priced as if there is no PPP.

2) Prepayment penalties not allowed on loans vested to individuals in IL and NJ

3) Prepayment penalties not allowed on loan amounts less than \$329,411 in PA

4) Only declining prepayment penalty structures allowed in MS

5) Acceptable structures include the following:
•6 mo Interest
•3%, 4%, or 5% fixed percentage
•Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years. For example: (5%/4%/3%/3%/3%) or (5%/4%/3%/2%/1%)

6) All soft prepayment penalties will be priced as a no prepayment loan

NJ PREPAYMENT PENALTY		
	LLPA	Max Price
No Penalty	0	99
12 Months	-0.25	100
24 Months	-0.25	100.5
36 Months	-0.375	101
48 Months	-0.5	101.5
60 Months	-0.625	102

Price Adjustments	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
DSCR	680+	0.500	0.125	-0.125	-1.000	-2.500	-3.750
	No Credit Score	0.500	0.125	-0.125	-1.000	-2.500	-3.750
DSCRAdditional	>=1.25	0.500	0.500	0.500	0.625	0.625	0.625
	1.00 - 1.24	0.000	0.000	0.000	0.000	0.000	0.000
	.75-.99	-0.500	-0.625	-0.750	-1.000	-1.500	NA
	<.75	-1.750	-2.000	-2.000	-2.750	-3.000	NA
	DSCR < 1 In addition to above	-0.250	-0.250	-0.250	-0.250	-0.250	NA

*For canadian citizens only

Price Adjustments		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75
Loan Balance	<=\$150,000 (exception required)	-0.750	-0.750	-0.875	-0.875	-0.875	-1.750
	Additional for <=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	\$150,001 - \$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375
	\$250,001 - \$500,000	0.000	0.000	0.000	0.000	0.000	0.000
	\$500,001 - \$1,000,000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,000,001 - \$1,500,000	0.000	0.000	0.000	0.000	0.000	0.000
	\$1,500,001 - \$2,000,000	0.000	0.000	-0.125	-0.125	-0.250	N/A
	\$2,000,001 - \$2,500,000	-0.375	-0.375	-0.500	-0.750	NA	NA
Purpose	Purchase	0.250	0.250	0.250	0.250	0.250	0.250
	R/T Refi	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250
	Cash-Out Refi & DSCR>=1.0	-0.500	-0.500	-0.500	-0.625	-0.875	N/A
	Cash-Out Refi & DSCR<1.0	-0.875	-0.875	-0.875	-1.000	N/A	N/A
	Additional for cash out	-0.250	-0.250	-0.250	-0.250	-0.250	N/A
Property Type	Condo	-0.125	-0.125	-0.125	-0.250	-0.500	N/A
	Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	N/A
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.750	N/A
State	CT, IL, NJ, NY	0.000	0.000	0.000	0.000	0.000	-0.250
	FL	0.000	0.000	0.000	0.000	0.000	0.000
Amortization	40 Year Maturity	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375
	Interest Only	-0.500	-0.500	-0.500	-0.500	-0.625	-0.750
5% Fixed Prepayment Penalty Term ¹⁻⁵ (DSCR Only)	60 Months	0.875	0.875	0.875	0.875	1.000	1.000
	48 Months	0.625	0.625	0.625	0.625	0.625	0.625
	36 Months	0.250	0.250	0.250	0.250	0.250	0.250
	24 Months	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500
	12 Months	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.500	-1.500
Prepayment Penalty Term ¹⁻⁵ (Other allowable PPP, DSCR Only)	60 Months	0.750	0.750	0.750	0.750	0.875	0.875
	48 Months	0.500	0.500	0.500	0.500	0.500	0.500
	36 Months	0.000	0.000	0.000	0.000	0.000	0.000
	24 Months	-0.500	-0.500	-0.500	-0.500	-0.625	-0.625
	12 Months	-0.875	-0.875	-1.125	-1.125	-1.125	-1.125
	No Penalty	-1.250	-1.250	-1.500	-1.500	-1.500	-1.500
Other	Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500
Price special		0.250	0.250	0.250	0.250	0.250	0.250
Price special	DSCR > 1 LTV <=65% Purchase	1.750	1.750	1.750	1.750	N/A	N/A

Contact: lockdesk@lendzfinancial.com

Other Price Adjustments			Product - DSCR	Amort Term	Term	I/O Term
Lock Period	30 days	0.000	5yr ARM & 7yr ARM & 10yr ARM	N/A	N/A	N/A
	45 days	-0.150	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (30 Yr)	N/A	N/A	N/A
	60 days	-0.300	5yr ARM I/O & 7yr ARM I/O & 10yr ARM I/O (40 Yr)	N/A	N/A	N/A
Extension Fee	5 Days	-0.100	30 YR FIXED	360	360	N/A
			30 YR FIXED I/O	240	360	120
* Extensions available in 5 day increments up to 30 days			40 YR FIXED I/O	360	480	120
			* Qualifying Rate: Note Rate			

ARM Requirements	
ARM Index	N/A
ARM Margin (DTI)	N/A
ARM Margin (DSCR)	N/A
5yr ARM Caps	N/A
7yr & 10yr ARM Caps	N/A
Reset Frequency	N/A

Program Restrictions	
Housing	0x30x12
(BK/FC/SS/DIL)	36 mo
Min FICO	680 or Foreign Credit
Max LTV	75
Max price if Listed in last 6 months	99.00

NMLS#1891964 Reliable Holdings Manager, LLC DBA Lenz Financial. Programs and pricing are subject to change without notice. This rate sheet is intended to be used by mortgage professionals only and is not an advertisement under Section 226.24 of Regulation Z, and is not meant for use by the general public.





Closed End Seconds - Series 1

10.2.2026.1

Standard Doc

Rate	30 YR FIX
6.750	92.714
6.875	93.589
7.000	94.402
7.125	95.027
7.250	95.527
7.375	96.027
7.500	96.527
7.625	97.027
7.750	97.508
7.875	97.976
8.000	98.445
8.125	98.913
8.250	99.382
8.375	99.850
8.500	100.296
8.625	100.742
8.750	101.188
8.875	101.633
9.000	102.006
9.125	102.463
9.250	102.894
9.375	103.288
9.500	103.663
9.625	104.037
9.750	104.411
9.875	104.784
10.000	105.149
10.125	105.513
10.250	105.870
10.375	106.227
10.500	106.477
10.625	106.727
10.750	106.977
10.875	107.327
11.000	107.577
11.125	107.827
11.250	108.077
11.375	108.327
11.500	108.577
11.625	108.827
11.750	109.077
11.875	109.327
12.000	109.452
12.125	109.577
12.250	109.702
12.375	109.827
12.500	109.952
Min Price	98.000
Max Price	101.250

Alt Doc

Rate	30 YR FIX
7.125	92.714
7.250	93.589
7.375	94.402
7.500	95.027
7.625	95.527
7.750	96.027
7.875	96.527
8.000	97.027
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12.250	109.327
12.375	109.452
12.500	109.577
12.625	109.702
12.750	109.827
12.875	109.952
Min Price	98.000
Max Price	101.250

Product	Amort Term	Term	I/O Term
30 YR FIXED	360	360	N/A

Program Restrictions		
Housing	0x30x12	
FC	48 mo	
(BK/SS/DIL)	48 mo	
Min FICO	680	
Max CLTV	90	
Other Price Adjustments		
Lock Period	30 days	0.000
	45 days	-0.150
	60 days	-0.300
Extension Fee	5 Days	-0.1000

Fees	
Underwriting*	\$1,995

*Underwriting Fee is not charged in New Jersey, instead an Application Fee of \$1,995 is applied.

Email: lockdesk@lendzfinancial.com
Lock hours: 9 am - 5 pm EST Monday - Friday
Lock window: 10 am - 5 pm EST Monday - Friday

Investor Only				
NJ PREPAYMENT PENALTY		LLPA	Max Price	
Prepay Penalty (Investor Only) In Addition to PPP LLPA	No Penalty	0.000	99.000	
	12 Months	-0.125	101.250	
	24 Months	-0.250	101.250	
	36 Months	-1.000	101.250	
	48 Months	-1.000	101.750	
	60 Months	-1.000	101.750	
Prepay Term ¹⁻⁴		LLPA	Min Price	Max Price
No Penalty		0.000	97.000	99.000
12 Months		0.250	97.000	101.250
24 Months		0.500	97.000	101.750
36 Months		1.500	97.000	102.250
48 Months		1.750	97.000	102.750
60 Months		2.000	97.000	102.750
Penalties not allowed in AK, KS, MI, MN, NM, OH, RI, VA				
Penalties not allowed on loans vested to individuals in IL and NJ				
PPP not allowed on loan amounts less than \$329,411 in PA				
Only declining prepayment penalty structures allowed in MS				
Penalties not allowed on second liens less than \$75,000 in MD				
Acceptable Structures include the following:				
▪Fixed percentage of no less than 3%				
▪Declining structures that do not exceed 5% and do not drop below 3% in the first 3 years.				
For example: (5%/4%/3%/3%/3%) or (5%/4%/3%/2%/1%)				
▪Six (6) months of interest on prepayments that exceed 20% of the original principal balance in a given 12-month time period				

Adjustments to Price		FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Standard Doc - 2 Years	800+	3.000	2.875	2.875	2.750	2.500	2.000	0.875	-2.000	-3.500	
	780-799	3.000	2.875	2.875	2.625	2.250	1.375	0.500	-2.875	-4.500	
	760-779	2.000	1.875	1.875	1.375	1.000	0.750	-0.500	-4.000	-6.500	
	740-759	1.250	1.250	1.250	1.000	0.625	0.250	-1.750	-5.500	-8.500	
	720-739	0.875	0.875	0.875	0.500	0.125	-0.500	-2.750	-7.000	NA	
	700-719	0.375	0.375	0.375	-0.125	-1.000	-2.000	-5.000	-8.000	NA	
	680-699	-0.250	-0.500	-0.750	-1.000	-3.000	-4.000	NA	NA	NA	
Additional for <700 and LTV >70%		0.000	0.000	0.000	0.000	0.000	-0.250	NA	NA	NA	
Standard Doc - 1 Year (In Addition to the 2 Year Adj)		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	-0.375	
Alt Doc Bank Statement - 12/24 Months 1099 - 12/24 Months WVOE	800+	3.000	2.875	2.875	2.750	2.500	2.000	0.875	-2.250	N/A	
	780-799	3.000	2.875	2.875	2.625	2.250	1.375	0.500	-3.125	N/A	
	760-779	2.000	1.875	1.875	1.375	1.000	0.750	-0.500	-4.250	N/A	
	740-759	1.250	1.250	1.250	1.000	0.625	0.250	-1.750	-6.000	N/A	
	720-739	0.875	0.875	0.875	0.500	0.125	-0.500	-2.750	N/A	N/A	
	700-719	0.125	0.125	0.125	-0.375	-1.250	-2.250	-5.500	N/A	N/A	
	680-699	-0.500	-0.750	-1.000	-1.250	-3.250	-4.500	N/A	N/A	N/A	
Additional for <700 and LTV >70%		0.000	0.000	0.000	0.000	0.000	-0.250	NA	NA	NA	
Additional Alt Doc Adjustment	Bank Statement - 12 Months		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	N/A
	1099 - 12 Months		0.000	0.000	0.000	0.000	-0.125	-0.125	-0.125	-0.250	N/A
	WVOE		-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	NA	NA

Adjustments to Price		<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
DTI	<= 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	40.01 - 45%	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-0.750	-1.000
	45.01 - 50%	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.750	N/A	N/A
Loan Balance	\$75,000 - \$100,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375
	\$100,001 - \$150,000	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.250	-0.250
	\$150,001 - \$200,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Additional for <=\$250,000	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
	\$200,001 - \$350,000	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.000	0.000
Occupancy	\$350,001 - \$500,000	0.375	0.375	0.375	0.375	0.375	0.375	0.375	0.000	N/A
	2nd Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	N/A	N/A
Property Type	Investor	-1.875	-1.875	-2.375	-2.875	-3.375	-4.000	N/A	N/A	N/A
	Condo	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.500	N/A	N/A
	2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	N/A	N/A	N/A
State	CT, IL, NJ, NY	-1.000	-1.000	-1.250	-1.250	-1.500	-1.500	-2.000	N/A	N/A
	MD	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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